

TRANSMITTAL LETTER
(General - Patent Pending)

Docket No.
Hartford-13B

In Re Application Of: Malozzi

JUL 31 2006

Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
10/701,945	09/04/2003	Not Yet Assigned	45722	3624	7123

Title: **FINANCIAL SYSTEM THAT PROVIDES INVESTMENT FUNDS AND A DEATH BENEFIT**

COMMISSIONER FOR PATENTS:

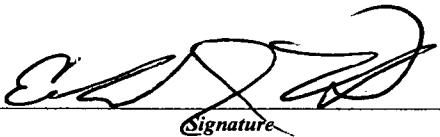
Transmitted herewith is:

Information Disclosure Statement (2 pgs.), Information Disclosure Citation (1 pg.), International Search Report (1), Cited References (3), Return Postcard

in the above identified application.

- No additional fee is required.
- A check in the amount of _____ is attached.
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Dated: July 27, 2006

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to the "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on July 27, 2006.

(Date)



Signature of Person Mailing Correspondence

Susan J. Quackenbush

Typed or Printed Name of Person Mailing Correspondence

CC:

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /KC/

P10A/REV03



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: James J. Mallozzi : Art Unit: 3624
 Serial No.: 10/701,945 : Docket No. : Hartford-13B
 Filed: 09/04/2003 : Examiner: Not Yet Assigned
 For: FINANCIAL SYSTEM THAT :
 PROVIDES INVESTMENT FUNDS :
 AND A DEATH BENEFIT :

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

Applicant submits herewith copies of references or other information of which it is aware that it believes may be material to the examination of this application, and in respect to which, there may be a duty to disclose under 37 C.F.R. § 1.56 and in accordance with 37 C.F.R. §§ 1.97-1.98. These references were disclosed in International Search Report dated January 12, 2005 for corresponding PCT Application No. PCT/US03/35119.

The filing of this information disclosure statement shall not be construed as a representation that a search has been made (37 C.F.R. 1.97(g)), or an admission that the information is material to patentability (37 C.F.R. 1.97(h)), or an admission that the information constitutes prior art.

CERTIFICATE OF MAILING

I hereby certify that this paper is being deposited with the U.S. Postal Service as First Class Mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on July 27, 2006.

By: Susan J. Quackerbus Typed or Printed Name: Susan J. Quackerbus

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The filing of this information disclosure statement shall not be construed as an admission against interest in any manner. Should there be any fees due and owing with respect to this application, the Examiner is authorized to charge such fees to Deposit Account No. 50-3208.

The Examiner is respectfully requested to review the references identified herewith and make them of record in the instant application as required by M.P.E.P. § 609. The Examiner is also requested to initial one copy of Form PTO-1449 and return same to the undersigned.

Respectfully submitted,

July 27, 2006


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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /KC/

INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>			Docket Number (Optional) Hartford-13B		Application Number 10/701,945		
			Applicant(s) James J. Mallozzi				
			Filing Date September 4, 2003		Group Art Unit 3624		
			U.S. PATENT DOCUMENTS				
*EXAMINER INITIAL	REF	DOCUMENT NUMBER	TRADEMAKED DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		5,864,685	01/26/1999	Hagan			
		6,275,807	08/14/2001	Schirripa			
U.S. PATENT APPLICATION PUBLICATIONS							
*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		2002/0156709	10/24/2002	Andrus et al.			
FOREIGN PATENT DOCUMENTS							
REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO
OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>							
		International Search Report dated January 12, 2005 for related PCT Application No. PCT/US03/35119.					
EXAMINER /Kelly Campen/			DATE CONSIDERED 02/18/2008				
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							